

Exhibit B

Steelcase Inc.
P.O. Box 1967
Grand Rapids, Michigan 49501
Attn: Credit Department

Dear Sirs:

We hereby make application for a line of credit as a prospective Steelcase Dealer.

Our financial statements, for the last three (3) fiscal years, accompany and form part of our application. These statements fully and accurately set forth the condition of our company as of 1987, 1988 and 1989.

All other information (financial and otherwise) contained in our application is accurate as of November 30, 1989.

We understand that our financial statements will be treated confidentially by Steelcase. We also understand that the continuation of a line of credit requires the annual submission of our financial statements to Steelcase (or more often if deemed necessary by Steelcase) and that the information will be taken into account in establishment of a credit guide for our use.

We understand that any material misrepresentation, intentional or unintentional, in the information included in our application and any attachments may constitute grounds for reduction or withdrawal of any line of credit that may subsequently be extended by Steelcase Inc.

If granted a line of credit, we agree to sign Security Agreements and UCC-1 Financing Statements, providing Steelcase with a security interest in our accounts receivable and inventory. Further, we agree to cooperate with Steelcase in completing necessary credit arrangements to accommodate major projects or when an increase in our credit availability from Steelcase is needed.

We agree to abide by the Credit Terms and Policies and Shipping Terms of Steelcase Inc. as presently constituted and any changes thereto that may take place from time to time in the future. We acknowledge receipt of a copy of the present Credit Terms and Policies and Shipping Terms. We recognize Steelcase's right to assess a service charge on delinquent accounts and agree to pay any such charges that may be assessed against our account if delinquent.

We agree to promptly notify Steelcase of any change in our corporate, business or trade name, of any proposed change in the ownership or control of our business, and of any change in the location(s) (including warehouses or sales offices) from which we conduct our business.

Harbin's Inc.
(D dealership Name)

By: Michael C. Harbin Jr.

Title: President

Date: 3-30-1990